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PATENT

**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Applicants:	Carlos Fides, et al.	Docket No.	60655.2400
Serial No.:	10/707,313	Filing Date:	December 4, 2003
Group Art Unit:	3691	Examiner:	Hamilton, Lalita M.
Title:	GUARANTEED NEGOTIATION SYSTEM AND METHOD	Confirmation No.:	1312

REPLY

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action mailed April 4, 2007, of which this Reply is within two months, please consider the following remarks.

Listing of the Claims begins on page 2 of this paper.

Remarks begin on page 8 of this paper.